

{2}--WHEN--THE--FUNDS--DEPOSITED--BY--CHECK-OR-SIMILAR INSTRUMENT-INTO-AN-INTEREST-BEARING--ACCOUNT-WILL-BEGIN--TO--EARN INTEREST--AND-WHEN-THAT-INTEREST-WILL-BE-CREDITED-TO-THE-ACCOUNT- OF THE TIME AFTER WHICH THE FUNDS REPRESENTED BY AN ITEM DEPOSITED TO THE ACCOUNT SHALL BE AVAILABLE FOR WITHDRAWAL AS OF RIGHT, FOR EACH OF THE SITUATIONS WHERE THE BANKING INSTITUTION:

(1) IS ALSO THE PAYOR BANK;

(2) IS LOCATED IN THE SAME STATE AS THE PAYOR BANK;

AND

(3) IS LOCATED IN A DIFFERENT STATE FROM THAT IN WHICH THE PAYOR BANK IS LOCATED.

(B) THE NOTICE SHALL ALSO STATE THE TIME AFTER WHICH THE FUNDS REPRESENTED BY AN ITEM BECOME AVAILABLE FOR WITHDRAWAL AS OF RIGHT WHERE THE ITEM IS ISSUED BY:

(1) THE MARYLAND STATE GOVERNMENT OR ANY AGENCY THEREOF;

(2) THE UNITED STATES TREASURY; AND

(3) ANY AGENCY OF THE FEDERAL GOVERNMENT.

(C) THE NOTICE SHALL BE PRINTED IN TYPE NO SMALLER THAN ELITE TYPEWRITER CHARACTERS.

{D}--THE-NOTICE-SHALL-

{1}--STATE--THAT--THE--DEPOSITOR-MAY-CONTACT-THE-STATE BANKING--COMMISSIONER---REGARDING---INFORMATION,---PROBLEMS,---OR QUESTIONS--CONCERNING--THE-AVAILABILITY-OF-FUNDS-DEPOSITED-BY-THE MEMBER,--AND

{2}--INCLUDE-THE-ADDRESS-AND-TELEPHONE-NUMBER--OF--THE STATE-BANKING-COMMISSIONER-

6-403.

(A) AS TO EACH ACCOUNT OF EACH DEPOSITOR IN A CREDIT UNION, THE CREDIT UNION SHALL GIVE TO THE CUSTOMER, ON OPENING OF THE ACCOUNT AND ON ANY LATER DEMAND OF THE CUSTOMER, WRITTEN NOTICE OF ITS POLICY CONCERNING-

{1}--WHEN-THE-CUSTOMER-MAY-WITHDRAW-FUNDS-DEPOSITED-BY CHECK-OR-SIMILAR-INSTRUMENT-INTO-THE-ACCOUNT,--AND

{2}--WHEN--THE--FUNDS--DEPOSITED--BY--CHECK-OR-SIMILAR INSTRUMENT-INTO-AN-INTEREST-BEARING-ACCOUNT-WILL-BEGIN--TO--EARN INTEREST--AND-WHEN-THAT-INTEREST-WILL-BE-CREDITED-TO-THE-ACCOUNT-

{B}--BEFORE-THE-OPENING-OF-AN-ACCOUNT-IN-A-CREDIT-UNION,--THE CREDIT-UNION-SHALL-PROVIDE-A-WRITTEN-DISCLOSURE-TO-ANY--POTENTIAL CUSTOMER-OF-ITS-POLICY-CONCERNING-